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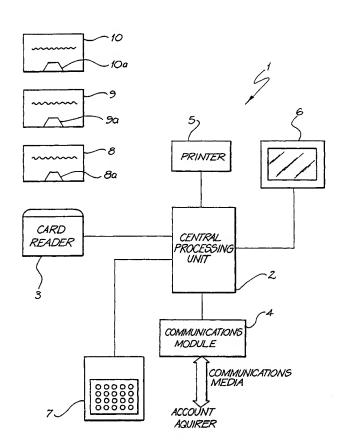
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(54) Title: IMPROVED APPARATUS FOR REMOTE PAYMENT TRANSACTIONS

(57) Abstract: The present invention relates to a system and method for carrying out remote payment transactions. In prior art remote payment terminals, a remote payment transaction is controlled by software application instructions which have been tested for compliance with security standards, and which are provided together with the remote payment terminal. A problem arises where it is required to update the application software. Any update requires reprogramming and retesting for compliance with security requirements. In the present invention, the application instruction means (software) are provided separately from a basic "universal" remote payment terminal and downloaded to the terminal to control a remote payment transaction. This has the advantage that if a change in the software application is required, it can be carried out and tested for security, separately from the terminal.

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